

MAR 22 2006

Application No. 09/703,357

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 **In re Application of:** Banaugh et al. **Docket No.:** WELL0011
 Serial No. : 09/703,357 **Art Unit:** 3624
 Filed: 31 October 2000 **Examiner:** Kyle, Charles R.

10 **Title:** Method and Apparatus for Integrated Payments Processing and Decisioning
 for Internet Transactions

 March 22, 2005

15 **Mailstop:** RCE
 Commissioner for Patents
 P.O. Box 1450
 Alexandria, VA 22313-1450

20 **Preliminary Amendment**

Sir:

25 This is a Preliminary Amendment in response to the Advisory Action, mailed
 February 27, 2006, for the above-identified patent application. Amendment to the
 claims is attached hereto. The Commissioner is hereby authorized to charge any
 additional fees due or credit any overpayment to Deposit Account No. 07-1445.